

## Blue Cross Blue Shield Companies Class Action Settlement

We were recently informed of a class action settlement involving the Blue Cross and Blue Shield Companies. Postcards have already been sent to affected members.



Through the settlement, Blue Cross and Blue Shield Companies have agreed to make monetary payments to certain groups and individuals and implement eventual changes in the way they do business.

If you purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan between 2008 and 2020, a \$2.67 billion Settlement may affect your rights.

**The following individuals and groups may be considered a "Damaged Class Member" and eligible to submit a claim for payment.**

- An individual subscriber who purchased health insurance directly from a Blue Cross and Blue Shield Company between February 7, 2008 through October 16, 2020.
  - A fully insured group account (including enrolled employees) of a Blue Cross and Blue Shield Company between February 7, 2008 through October 16, 2020.
  - A self-funded group account (including enrolled employees) of a Blue Cross and Blue Shield Company between September 1, 2015 and October 16, 2020.
- Blue Cross and Blue Shield

Medicare Advantage plan members are not eligible to submit a claim. Advantage plan members who received a postcard notifying them of the settlement are eligible

to submit a claim because they were insured between 2008 and 2020 by Blue Cross and Blue Shield through an employer, individually or a dental plan, but not a Medicare Advantage plan.

Dependents, beneficiaries (including minors), and non-employees are not eligible to receive payment. Also excluded from payment are government accounts, Medicare accounts of any kind, BCBSA, Blue Cross and Blue Shield Companies, including their parent or subsidiary entities and their covered or former employees, the judge presiding over this matter and his judicial staff.

All Individuals, Insured Groups, and Self-Funded Accounts that purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan during the applicable Class Period will also benefit from the parts of the Settlement requiring Settling Defendants to change certain of their practices that were alleged to be anticompetitive. Dependents, beneficiaries (including minors), and non-employees will benefit from this

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Dear Friends,

*I do not think I have ever welcomed spring more than this year. Not only is the weather changing, but flowers are emerging. And we are safely emerging too, from our long months of isolation. But I'm not sure I'm ready to emerge just yet.*

*I realized I have been stuck in a 'pandemic rut' and I was going to have to put some effort into getting out of it. If you are stuck in a 'pandemic rut' too, here are some things to do:*

- **Practice self-care:** Get a haircut, manicure, pedicure or whatever it takes to make you look and feel better.
- **Try on zip up pants:** Nothing will motivate you to eat healthier and exercise more than trying on some pre-pandemic clothes.
- **Socialize a little:** Once you are safely vaccinated, seek out your old friends. Don't be surprised if your social skills are a little rusty from a lack of use. You will get better with practice.
- **Break out of your routine:** Making plans for something you look forward to, even if it's something small, will lift your spirits.
- **Clean the clutter:** Cleaning up your space can help organize your mind.

*Wishing you a happy, healthy and rut-free Spring!*

*Laura Mutsko*

*Continued from Cover Story*

part of the Settlement.

Damages Class Members who submit valid and timely claims will receive payment from the Settlement Fund if the Settlement is approved. Individual payment amounts depend on several factors including, among other things, the number of valid claims that are filed, the premiums you paid to one or more of the Settling Defendants during the class period, and whether your insurance was fully insured or self-funded. A valid claim form can be submitted online at [BCBSsettlement.com](http://BCBSsettlement.com) or postmarked by mail no

later than November 5, 2021. Claim forms are available at [www.BCBSsettlement](http://www.BCBSsettlement) or may be requested by calling (888) 681-1142.

No distributions will be made until there is a final resolution of all determinations and disputes that could potentially impact the Claims Payments. If the total payment for any claimant is equal to or less than \$5.00, no payment will be made to the claimant.

For more information concerning this settlement, please contact the Claims Administrator at [info@BCBSsettlement.com](mailto:info@BCBSsettlement.com) or call toll-free at (888) 681-1142.

## FEMA Offers Help for COVID-19 Victims' Families

A federal program that will reimburse funeral and burial expenses incurred on behalf of people who died from COVID-19-related causes is now accepting applications. Families may qualify for a reimbursement of up to \$9000 for a single funeral and up to \$35,500 for those with expenses from multiple coronavirus-related funerals through the FEMA Funeral Assistance Program.

To qualify for help, the person's death must have occurred in the US or its territories, and funeral expenses must have been incurred after January 20, 2020. The person applying must be the individual who incurred the funeral

expenses.

FEMA has issued a warning advising that scammers are already at work, trying to take advantage of those who have lost loved ones to COVID-19. They are offering to register families for the Funeral Assistance Program. Do not be taken in by their tactics. FEMA is not doing any outreach and will not call anyone who has not already submitted an application for help.

Applications can be made by calling 844-684-6333 between 9 a.m. and 9 p.m., Monday through Friday. Application will require the following: a death certificate attributing the death to COVID-19, funeral expense documents, and records of any insurance benefits or burial assistance from other sources used to pay for the funeral.



## Review Marketplace Coverage and Save

The American Rescue Plan that went into effect on April 1, 2021 made Marketplace Health Insurance subsidies more generous for people at every income level. I strongly urge everyone who has Marketplace coverage to learn how these changes can reduce their costs. According to CMS.gov., premiums after these new savings will decrease, on average, by \$50 per person per month or by \$85 per policy per month.

The revised higher subsidies are in effect for the 2021 and 2022 plan years. Those who already paid premiums in 2021 before the new law passed will be able to claim the increased tax credit when they file their 2021 federal income tax return. Those who do not update their application will get the increased premium tax credit

as a refundable tax credit when they file and reconcile their 2021 federal tax return.

Those who do not have insurance are eligible to enroll in Marketplace coverage during a special enrollment period through August 15, 2021. Under the revised plan, more people than ever before qualify for

financial assistance to help pay for their coverage.

To learn more or to update your application, please go to <https://www.healthcare.gov/have-coverage/>. If you have other questions concerning Marketplace coverage, contact me at 440-255-5700 or email your questions to [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com).

**TO REVIEW YOUR COVERAGE:**

- Go to your 2021 application and report "a life change."
- Step through your application and make any necessary updates.
- Submit your application.
- Review your updated results with new savings.
- Continue to enrollment to get the updated savings. You have the option to keep your current plan or select a new, more affordable plan.

## Vets & Pets



Mutsko Insurance Services recently donated \$500

to help support the work of the Willowick Pet Food Pantry's Veterans Companion Dog Program. The Pantry's Veterans Program covers the cost of adoption fees, providing a companion pet for needy Lake County veterans. They have recently placed two dogs with their new families and have plans to place an additional eight more in the coming months.

If you know of any Lake County veterans in need who would welcome a companion pet, either a dog or a cat, please share this information with them. Pets are selected by the veterans from established area rescue or shelter.

To apply or receive further information, please visit their website at [willowickpetfoodpantry.org](http://willowickpetfoodpantry.org) or email [willowickpetfoodpantry@gmail.com](mailto:willowickpetfoodpantry@gmail.com).



*Friends of*

### Mutsko Insurance Services

We enjoy doing business with people and companies who share our standards and serve their customers with honesty and respect.

This month I would like to acknowledge

**Andrea Kuntz, Realtor**

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**Howard Hanna**

Real Estate Services

If you would like to have your business mentioned as a "Friend of Mutsko Insurance" in our newsletter and on our web site send me an email at [lmutsko@mutskoinsurance.com](mailto:lmutsko@mutskoinsurance.com).



## Hey Spring Chicken!

Can you spot  
the ten (10)  
differences  
in these pic-  
tures?

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